

Important Cash Card Business and Financial Information

2019 September

Unit : NT\$ Thousand ; Card

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
First Commercial Bank	1,206	0	338,223	62,326	676	0.000	87	0	16
Hua Nan Commercial Bank	1,421	2,573	1,968,970	141,775	25,420	0.000	60,085	671	2,085
Bank of Kaohsiung	1,321	701	1,163,385	662,507	500,878	0.000	5,009	0	0
Taichung Commercial Bank	240	146	16,206	0	33	0.000	1,027	0	0
HSBC Bank(Taiwan) Ltd.	4,304	1,965	580,115	41,564	174,854	0.529	107,427	257	2,753
Shin Kong Commercial Bank	77	0	964	0	964	0.000	0	0	50
Union Bank of Taiwan	1,201	0	120,810	7,284	24,996	1.057	1,509	63	707
Yuanta Bank	5,276	16,078	6,406,200	0	84,149	0.000	1,689	696	4,210
Bank Sinopac	427	0	12,662	0	6,475	1.105	14,317	2	51
Cosmos Bank, Taiwan	323,112	159,005	282,612,725	41,164,993	13,169,962	0.960	315,109	22,463	202,639
DBS Bank(Taiwan)Ltd.	1,587	10,414	1,528,100	76,158	133,829	0.000	1,350	0	596
Taishin International Bank	14,460	31,348	20,975,450	4,547,517	1,108,499	6.301	78,343	1,889	20,239
Chinatrust Commercial Bank	17,583	7,949	11,514,241	2,632,002	873,788	0.738	51,795	3,446	32,462
The Sixth Credit Cooperation Of Changhua	26	19	2,970	1,923	1,047	0.000	42	0	0
Total	372,241	230,198	327,241,021	49,338,049	16,105,570	1.266	637,789	29,487	265,808

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards "with line drawn at the end of base date month."

2.2 No. of cards with line undrawn: No. of cards "with line undrawn at the end of base date month."

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. "The end of base date month" means the end of month prior to the date of reporting.